News of the Insurance World

vation of Human Life.

forty-six reports and addresses at the Fourth National Concources, held at Indianapolis & twenty-two of them related by to human life. One speaker, see W. Wiley dwelt at length frightful mortality of American der one year of age. He quotest to show that during the hot wore than 1000 infants die every year of the Linited States from at are preventable. He mental are preventable. He mental minense slaughter every year of a nutropolites and typhoid and its. He recommended a sweep-in the habits of living of the pie. He is of the opinion that address when mankind stumbled coffee tobacco and alcohol. Dr. Wiley said hould we be content with an fe of forty-four years? There all evidence to show that man's activities are developed with and that the age between 60 more preductive for one who in accordance with nature. It from statisties that we die six-s before we reach the maxi-usefulness of junnaders of insur-

vas on the subject of "Human National Asset," by E. E. Rita National Asset, by E. E. Ritformerly insurance commisfor Colorado, now conservation
sener for the Equitable Life of
its. Mr. Rittenhouse paid a tribthe "heroes of the labelatory," as
and the cleay and others who,
saling the knowledge of disease
on, have reduced the death rate
55 per cent in the past thirty
He deplored the fact that so rauch
money and energy is directed toliseases that are contagious such
held and smallpox, instead of
reventable diseases, as Bright's
He said degenerate diseases of
it blood vesseln and kidneys kill
all 360 000 persons annually. "The
be said. "Say that 60 per cent
deaths are preventable if the disdiscovered in time." He then proto an indictment of the American
for his "niggardliness" in
us health departments.
much," says the American taxwill it cost to reduce our annoyth rate to the lowest possible insurance commis-

or \$1.50 per capita at first, much

is we will save two bits' wo lives. The rest will have dittenhouse quoted from statistics is low negligent American cities he matter of furnishing protection public health, and insisted that reat national asset of human life a conserved, every business and organization in American must do share of the work. He pointed the twenty-five million of Americipholders are directly interested promotion of longevity from the viewpoint, by reason of the fact e lower the mortality is among be lower the mortality is among olders the greater will be the save a larger the dividends to policy and the lower the cost of their mance. "It is estimated," he said, shout \$50,000,000 is lost annually

ssor living Fisher of the Vale uni-another speaker, predicted that id one day be youth, 100 middle d 125 full life. He commerated

FAILURE

the San Francisco Bulletin, ce him Bright's disease and would attempt a demonstra-

cenit was that we were put in with a young physician who had be it was so incredulem at first would not take the treatment, althere was no charge. When his made extreme and he was in bed k room he consented. Within four from the date that Fulton's Diamound was sent him be called office in person to express his

three great agencies that must take up-on themselves the conservation of human life in the future: First, the press; sec-ond, life insurance companies, and third, the government. "A national health de-partment," he said, "should be the great-est department of the United States gov-ernment in the near future."

Salt Lake Withdraws From Race.

Sait Lake Withdraws From Race.

At the second quarterly meeting of the Utah Association of Life Underwriters, held at the Commercial club on Tuesday evening, Frank Mozley, manager for the industrial department of the Beneficial Life, this city, was the choice of the organization for delegate to the national convention of life underwriters which convenies in Memphis, Tenn., tomorrow, Mr. Mozley left for the east on Saturday on the Los Angeles Limited. At the meeting referred to the newly elected delegate was instructed to cast Utah's vote in favor of Denver for the 1912 convention. Some time ago it was thought that Sait Lake would get next year's meeting, but when it was pointed out that the national body was already pledged to San Francisco for 1915—the year of the Pannama exposition—the members of the Utah association at Tuesday's meeting deemed it advisable under the circumstances to waive its claim and work for Denver Utah has seven votes in the convention, and these with the pledges already given the Denver association by other association throughout the country, makes it almost certain that the "Queen City of the Plains" will win out. Other effices in the race are Atlantic City, Cincinnati and Chattancoga.

Metropolitan's Agency Convention.

Metropolitan's Agency Convention.

Metropolitan's Agency Convention.

Agents of the Metropolitan fafe of New York operating in Utah and Montana will hold a convention in this city on Wednesday, October 23. These meetings are known as the vice president's triennial convention. The Sail Lake meeting will be honored with the presence of six home officers including First Vice President E. O. Ayres. These officials are now on the Pacific coast, where they are meeting with their agency forces. They will be accompanied to this city by George B. Scott, assistant secretary and manager. D. E. Gedge, assistant medical director: E. G. Galt, superintendent of agencies, all of the Pacific coast territory. Utah will have a representation of fifty-six delegates and Montana twenty. The meetings will be held at the Hotel Utah beginning at 10 o'clock on the morning of October 23. In the evening of the same day a banquet will be served at the Commercial club. Arthur P. Huntingdon is the Metropolitan's superintendent for Utah and Edward H. Pander fills a similar position at Butte, Mont.

Automobile Insurance Available.

Automobile Insurance Available.

The registration returns of motor vehicles for six months of the current year show the production of 252,569 vars of all kinds and there are in use at present \$50,000 apportioned among the several etates. New York leads with 22,407, followed by California with 78,608, Colorado is credited with 11,083, Idaho 4080, Montana 3228, Nexada 729, Wyoming 2328, Washington 19,589, Arizona 2085, Utah 2290. There are of course many more automobiles in Utab than the report shows.

To formulate a correct idea of this class of insurance, it should be stated that a large proportion are insured against fire; a number against burglary and theft, while not a few of the owners in addition carry liability insurance.

Insurance Notes.

Next year's convention of fire chiefs of America will be held in New York City some time during the month of Decem-

George R. Duncan of the Reliance Life and C. W. Heiser of the Continental Life have been admitted to membership in the Utah Association of Life Underwriters. The Finladelphia Life is now represented in Salt Lake City by the Utah Funding company, of which B. H. Nymayer is secretary and treasurer.

Augus Allmand, western superinten-dent of agencies for the Reliance Life of Pittsburg, Pa., with headquarters in Denver, is in the city on a visit to the company's state manager, George R. Dun-

Secret and Fraternal Societies

All notices for Fraternal news department should be left with the city editor not later than midnight Saturday.

Ladies' Auxiliary to Typo Union. Regular business meeting of the auxil-lary will be held today at Engles hall. All members are requested to be present.

Salt Lake Homestead 1132 held its reg-ular weekly meeting Friday last with a good attendance. Ten applicants were act-ed upon and candidates will be initiated next Friday night.

Fraternal Union of America.

The committee of Evergreen lodge. No. 151, reports all arrangements completed for the big social and card party which is given by the lodge this evening in the Odd Fellows' hall. Following the card party in the upper ball, refreshments will be served in the diving room. Everybody is assured a good time and all members are urged to join in and bring their friends with them. The Ladies' Evergreen club, together with a number of the members of the lodge, spent a most enjoyable evening at the home of Mrs. R. F. Aveson, 176 Second avenue, last Monday. A delicious lunch was served by Mrs. Aveson, and guessing games were of great pleasure to those present. A short business meeting will be held this evening at the hall, and the officers are requested to meet promptly at 7:30 o'clock.

mested to meet promptly at 7:30 o'clock Danish Brotherhood.

Apollo lodge met last Friday evening at their lodge room in the Odd Fellows' ball. Several matters of importance were discussed and acted upon. It was reported that a number of applications would be presented at our next meeting. The amusement committee is also planning for something for that evening, but the details could not be learned at this time, but will be announced later.

Danish Sisterhood.

Danish Sisterhood.

The ball given by the Danish Sister Society ledge, "Utah," No. 59, at the L. O. O. F. hall last Wednesday was a grand success in every particular, so much so that the committee in charge engaged the hall again for another dance on November 13. At the last meeting Olaf Nilson was unanimously elected to take charge of the singing, which will make the meetings much more interesting; also several talented members in music have joined recently. A big turnout is anticipated for the meeting next Friday evening, owing to the fact that several candidates will be initiated at that time and the drill team will officiate.

Maccabees.

Modern Woodmen of America.

Excelsior camp 10982 held another one of those rousing, well attended meetings Tuesday last. All the officers were in their chairs and things went through with a hum. Many matters of importance to the camp and its members were transacted, principal among them being an arrangement to have Dr. Armstrong give one of his splendld talks to the members of the camp on Tuesday, October 22. The consul has appointed a compilities composed of Charles Fowler, Neighbor Coles and Dr. Brownell to pre-

pare some special features to help the evening in the way of music, light re-freshments and clears. One application was voted on. The next meeting will be on Tuesday, October 15, at \$:15 p. m.

Ladies' Auxiliary.

teresting meeting October 5 at the home of Sister Bayes, with nearly all members present. Delicious refreshments were served at the close and a pleasant hour was spent. The next meeting will be held October 17 at the home of Sister Carpenter, No. 23 Oatler's court. All members are requested to be present.

The Fraternal Brotherhood.

good attendance. Ten applicants were acted upon and candidates will be initiated next Friday night.

G. A. R.

James C. Rice circle Ladies of the G. A. R. will meet in regular session Tuesday afternoon at 2:30 in Eagles club room. The Oliver O. Howard W. R. C. No. is will hold a card social at the home of Mrs. Elliott, 4:0 East Fourth South. Thurselay afternoon. The Meadames Wiesdiner. Steaveson. Gurley, Zimmerman and Stewart will assist.

There will be a regular meeting of Maxwell-McKean post No. 1, department of Utah, G. A. R., Saturday, October 19, at S. p. m., followed by a social hour of singing and dancing. The ladies of the auxiliaries are cordially invited. Visiting comrades are warmly welcomed.

The regular meeting of the Maxwell-McKean w. R. C. No. 3 will be held in the 1. O. O. F. ball. Wednesday at 2:30 p. m. Visitors are welcome.

There will be a regular meeting of the Oliver O. Howard post No. 7 at the hall in Postofite place this eyening at 7:30. The members of the post are urged to be present, and visiting comrades in good standing will be welcome.

L. A. to B. R. T.

The ladies auxiflary to the Brothethood of Railway Trainmen will meet next Principle at the Children conserved when and visiting comrades in good standing will be welcome.

Fraternal Union of America.

The committee of Evergreen lodge. No. 151, reports all arrangements completed for the big social and card party which is given by the lodge this evening in the odd Fellows' hall. Following the card party will be given by the lodge this evening in the odd Fellows' hall. Following the card party will be given by the lodge this evening in the odd Fellows' hall. Following the card party will be given by the lodge this evening in the odd Fellows' hall. Following the card party will be given by the lodge this evening in the odd Fellows' hall. Following the card party will be party and Charles and Friends and the children received a beauty of the party of the definition of the party of the

Salt Lake circle met last Monday even-ing with all officers present. Everyone was pleased to see our clerk back in her place again. The captain desires all guards to be on time tooight for drill, as there will be initiation.

Foresters of America.

Court Salt Lake No. 1 will meet in the Eagles ball Tuesday evening at 8 o'clock. All members are requested to be present as business of importance is to be considered. Visiting brothers are welcome.

Muscovites.

On Wednesday night jast Kremlin Ka-zan, Imperial Order of Muscovites, held an enthusiastic session. Committees re-ported that things are progressing favor-ably for the big "bear hunt" in Novem-ber. Another meeting is called for next Wednesday night, at which all nobles are requested to be present.

Auxiliary to Moose.

The ladies' auxiliary to the Moese will hold its regular meeting tonight at 8 o clock in the Moese hall.

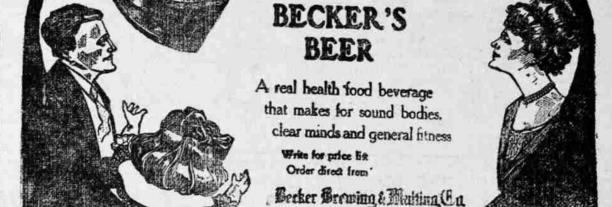
Moose.

The Loyal Order of Moose will hold its second social this season at the clubrooms on West Temple next Thursday evening. Dancing will be the chief attraction of the evening, though arrangements have been made for the entertainment of members who do not dance. The affair is for incinbers and their ladies only.

Lively interest and a large attendance featured Friday overning's session of Salt Lake aeric, No. 67. There are strong evidences that this fall and winter will be a banner one in substantia; growth for the order here. Three approved candidates were initiated at the last session, two for the local aeric and one for the lodge at Trinidad, Cole. The session of next Friday will be devoted to the family social for members and their families. The committee on entertainment, comprising John E. Schlotterbeck, W. F. Perry, R. Grames, A. V. Fitts and Alonzo Coriess, is working hard and will complet arrangements, with the assurance that an evening of pleasure awaits those who attend.

In the District Court of the state and guardiansidy of Henry Gordon Jonaigs and Ruth Jennings, minora.

SAPOLIO : SCOURS : SOLID CAKE - NO WASTE



The happy

family circle

joins in the praise

of the beverage that "mother" serves at mealtime.

WELOAN MONEY

On Salt Lake City Real Estate

No Commission Charged **UTAH SAVINGS &** TRUST CO. 235 Main Street

See production to the contract of the contract

11:45 P. M.

deed.

JOSEPH A. JENNINGS.
Guardian of the persons and estates of
Henry Gordon Jennings and Ruth Jennings, minors.
MOYLE, & VAN COTT.
Attorneys.
Dated October 4th, 1912. Greatest Musical Attraction ever in the City!

THE **KLEINSCHMIDT FAMILY**

Together with WEISE the Hungarian Violinist and JEAN TYNES, SOPRANO.

SEVEN IN NUMBER.

OPENED

At the "Semloh-Louvre" Cafe Thursday Evening, October 10th.

Solos! Duets! Trios! Quartettes!

POPULAR and CLASSIC! Miss Halcyon, the 12-year-old "PRODIGY," will astonish Everyone by her wonderful Character Singing: 6 p. m. to 12 p. m. daily.

Under the Semloh Hotel SEATING CAPACITY 600. DON'T MISS IT

OREGON SHORT LINE TIME CARD.

EFFECTIVE SEPTEMBER 29, 1912. Dally. 7:15 A. M. Ogden, Malad, Denver, Omeha, Ransas . 9:20 A. M. City, Chicago, San Francisco, Ely and in . . 9:20 A. M. termediate points. 8:00 A. M. . . Ogden. Legan. Pocatello, Belse. Ashton. . 10:00 P. M. . . Internediate—Montpeller. Going 9:00 A. M. .. 5:00 P. M Motor flyer, Ogden. .. 6:50 P. M 10:00 A. M. . Ogden and intermediate points. 11:40 A. M. . Overland Limited - Omaha. Chicago. . 3:15 P. M 11:59 A. M. Los Angeles Limited-Omaha, Chicago, . . 4:45 P. M 1:05 P. M. Overland Limited-Ogden, Reno. Sacra. 2:05 P. M. 2:45 P. M ... Ogden, Bolse, Portland, Butta. .. 4:50 P. M 2:45 P. M. ... 6:50 P. M. Ogden, San Francisco. .. 9:15 A. M. 3:30 P. M. Motor-Ogden, Brigham. 4:30 P. M. . . Ogden. Brigham. Cache Valley. Malad . . 11:30 A. M. 5:30 P. M. City, Green River and West only re- . 12:40 P. M. ... 8:00 A. M. 6:00 P. M. . Motor flyer-Ogden.

> Ogden, Boise, Portland, Butte-City Ticket Office, Hotel Utah. Telephone. Exchange 15.

When Down Town;

.10:30 A. M.

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